

Billers' Service Provider Customers' Service Provider

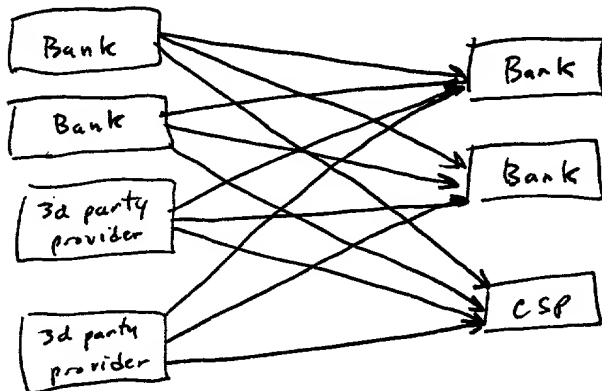


Figure 1

Billers' Service Provider Customers' Service Provider

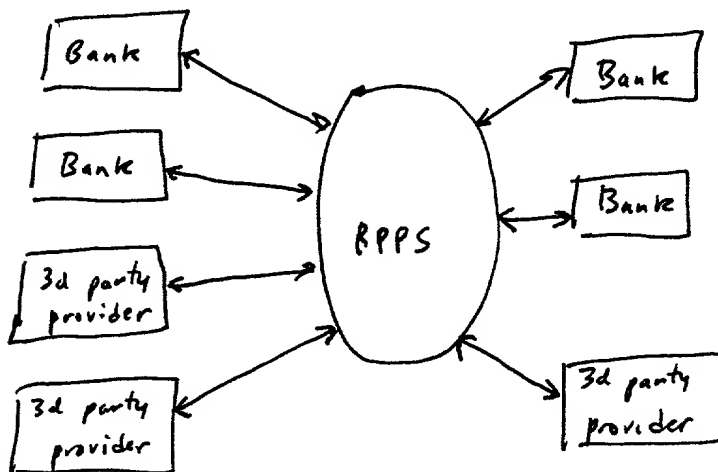


Figure 2

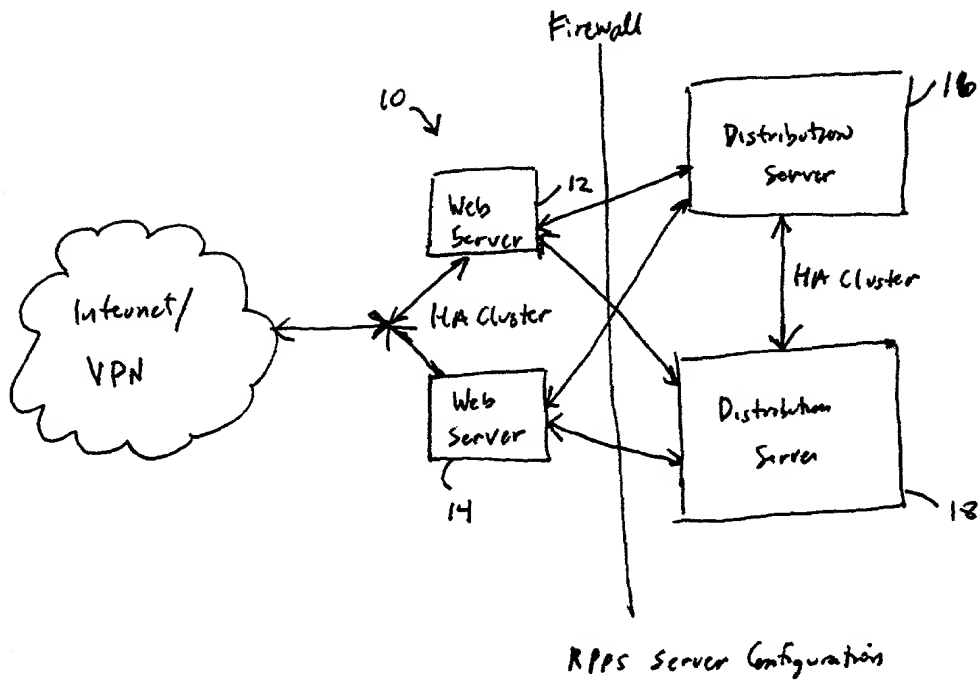


Figure 3

1000
 900
 800
 700
 600
 500
 400
 300
 200
 100
 0

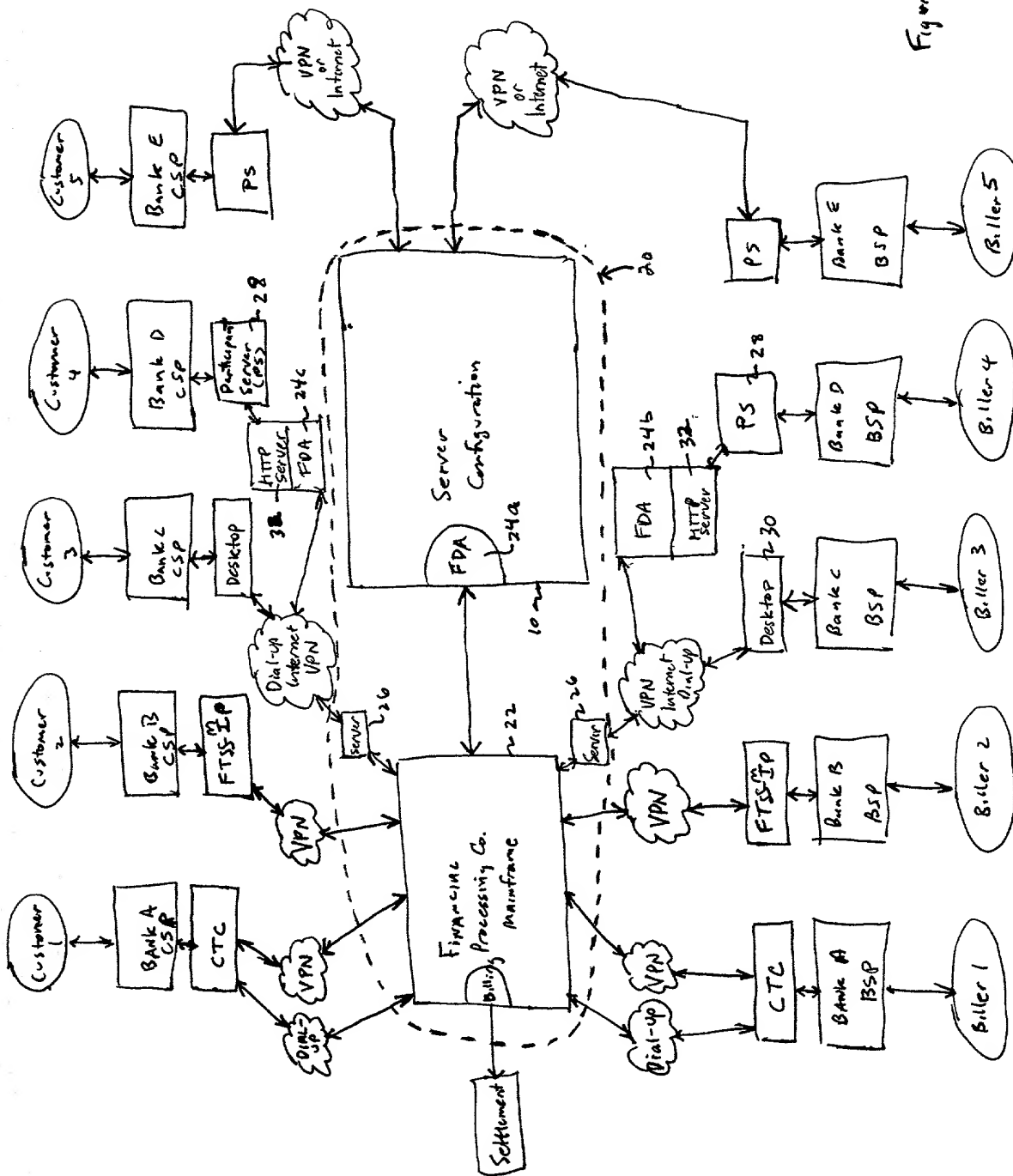


Figure 4

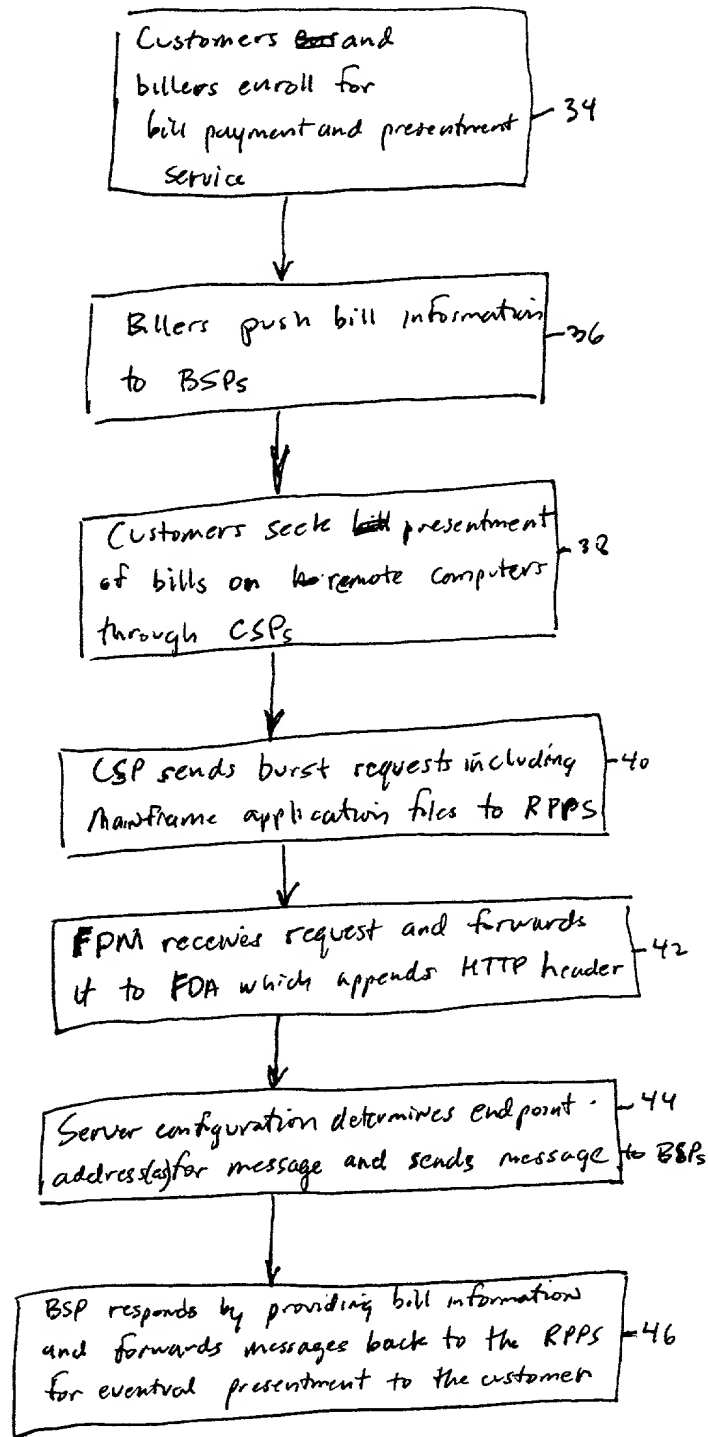


Figure 5